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STATE UNIVERSITIES RETIREMENT SYSTEM
GERTY DRIVE CHAMPAIGN, ILL. 61820

Your Retirement System

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FILING CLAIMS WITH THE STATE UNIVERSITIES RETIREMENT SYSTEM FOR DISABILITY AND DISABILITY RETIREMENT ALLOWANCE

DISABILITY

ILLINOIS DOCUMENTS

APPLYING FOR DISABILITY BENEFITS

If it appears that you will be disabled for more than 60 days and your disability will continue beyond the period for which you will receive sick leave pay, you should request an Application for Disability Benefit from the Personnel or Business Office on your Campus or the Retirement System Office. Your Application should be submitted to the Retirement System well in advance of the expiration of the 60-day waiting period in order that the System will have ample time to secure medical reports before the first payment is due. Your disability benefit cannot begin more than 30 days prior to the date your Application is received by the System.

MEDICAL REPORTS

After you submit your Application for Disability Benefit, the Retirement System Medical Director will request reports from your personal physician and the Employer's Health Officer, or a special examining physician selected by the Retirement Board. It is important that you ask each examining physician whether you have recovered sufficiently to be able to return to your position. If you are able to return to your position, you must notify the Retirement System and your employer immediately, because disability benefits cannot be paid beyond the date you are released to return to work. The frequency of the requests for medical reports will vary depending upon the nature of your disability.

EMPLOYER'S REPORT OF DISABILITY

A report of disability must be filed by your employer before your disability benefits can be paid. This report must

contain information concerning the last day that you worked, the date that salary and sick leave payments will expire, and whether you will be eligible for worker's compensation payments or disability income insurance under a policy for which premiums are fully or partially paid by the employer.

PAYMENT OF DISABILITY BENEFITS

After your Application for Disability Benefit, medical reports, and the Employer's Report of Disability are received, your claim will be ready for payment, if the medical reports show that you are disabled. Checks in payment of disability benefits are mailed on the last working day of each month. In most instances, the first payment is prorated. For example, if you become disabled on October 5, the benefit would begin on December 4 (assuming you were not eligible for sick leave pay beyond that date). If all reports are received promptly, the first check would be mailed on the last working day of December in payment of the benefits for the period December 4-31. Subsequent payments would be mailed at the end of each month and would cover the full monthly benefit.

HEALTH INSURANCE DEDUCTIONS

If your disability continues for more than 6 months, you may authorize the Retirement System to withhold your monthly hospital-medical insurance premiums which may be payable by you under a group policy approved by your employer. You should contact the Insurance Officer on your Campus for information regarding premium payments during the first 6 months of disability.

RECIPROCITY FOR DISABILITY BENEFITS

There is no reciprocity for disability benefits between the State Universities Retirement System and other systems covered by the State Retirement Systems' Reciprocal Law, except as follows:

1. Combined earnings and service credits under the following retirement systems are considered in determining eligibility for and the length of time during which disability benefits can be paid:
 - (a) State Employees' Retirement System
 - (b) State Teachers' Retirement System, and
 - (c) State Universities Retirement System.
2. If a person is involuntarily transferred by legislative action to the State Universities Retirement System from some other system covered by the Reciprocity Law, his combined earnings and service are considered by the State Universities Retirement System in determining eligibility for and length of time that

disability benefits can be paid. A person is considered an involuntary transferee, if he (a) was an employee of the transferring governmental unit on the date that his employer was transferred to coverage under the State Universities Retirement System, and (b) accepted employment with the employer within 6 months after the date of the transfer.

For example, the City Colleges of Chicago were transferred from the Chicago Board of Education to a separate board at the time that it achieved Class I status on July 1, 1966. If you were employed by the Chicago Board of Education (the transferring governmental unit) on that date and accepted employment with the City Colleges of Chicago within 6 months, you would be considered an involuntary transferee.

LIMITATIONS ON EMPLOYMENT WHILE DISABLED

As you recover from your disability, your examining physician and employer may permit you to return to employment on a part-time basis. During this period of gradual return to full-time employment, you may continue to receive disability benefits. However, if your compensation for employment during any month should exceed the disability benefit, the benefit for that month will be reduced by the excess earnings. In other words, the sum of the disability benefit and your earnings cannot exceed the full rate of earnings on which your disability benefit is calculated.

If you return to employment and again become disabled from the same cause within 30 calendar days, your disability will be considered a continuation of the previous disability. In this event, the same benefits will be reinstated, and the 60-day waiting period will be waived.

RIGHTS UPON EXPIRATION OF DISABILITY BENEFITS

If your disability benefits expire, and you continue to be disabled, you may:

1. Resign your position and apply for a refund of the employee contributions and interest.
2. Leave your contributions on deposit to accrue with interest to be withdrawn at some later time or to be paid to your beneficiary when you pass away.
3. Apply for a retirement annuity to begin at age 62, if you have at least 5 but less than 8 years of service, or at age 55, if you have 8 or more years of service. If you continue to be disabled until age 55, the usual penalty for retirement before age 60 would not be applicable.



4. Apply for a disability retirement allowance if your disability benefits were terminated due to the 50 percent earnings limitation and you are permanently disabled and unable to engage in any substantial gainful activity.

DISABILITY RETIREMENT ALLOWANCE

APPLYING FOR DISABILITY RETIREMENT ALLOWANCE

An Application for Disability Retirement Allowance will be sent to qualified persons approximately 3 to 4 months before their disability benefits are due to terminate. The Application should be completed and returned to the Retirement System immediately.

MEDICAL REPORTS

After you submit your Application for Disability Retirement Allowance, the Retirement System Medical Director will request reports from your personal physician and one or more physicians appointed by the Board. If you are able to engage in any substantial gainful activity you should notify the System immediately. The frequency of requests for medical reports will vary depending upon the nature of your disability.

PAYMENT OF DISABILITY RETIREMENT ALLOWANCE

After your Application for Disability Retirement Allowance and medical reports are received, your claim will be ready for payment, if the medical reports show that you are permanently disabled and not able to engage in any substantial gainful activity. Checks in payment of the disability retirement allowance are payable at the beginning of the month for that month. For example, if your disability benefits terminate March 31, the first disability retirement allowance payment would be effective April 1. Health and life insurance premiums will continue to be deducted from your monthly annuity.

The disability retirement allowance will be discontinued when (a) the physical or mental impairment no longer prevents the annuitant from engaging in any substantial gainful activity, (b) the annuitant dies, or (c) the annuitant elects to receive a regular retirement annuity.

INFORMATION

For further details regarding the disability program, please write or call the STATE UNIVERSITIES RETIREMENT SYSTEM, P.O. Box 2710 — Station A, Champaign, Illinois 61820-8710, Telephone 333-3860, Area Code 217.

Donald Hoffmeister, Executive Director